

In re:  
Charles P. Simon  
Patricia M. Simon  
Debtors

Case No. 19-17669-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 20, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714
14448112	+ M&T Bank, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14443492	+ One Main Financial (formerly Springleaf), 156 Baltimore Pike, Springfield, PA 19064-3629
14436871	+ Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14614391	+ Robert H. Holber, Chapter 7 Trustee, 41 E. Front Street, Media, Pa 19063-2911

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 21 2024 00:37:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 21 2024 00:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14436863	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 21 2024 00:37:00	Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14440953	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 21 2024 00:37:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
14436864	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 21 2024 00:37:00	Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14436872	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 21 2024 00:37:00	RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14451124	+ Email/Text: BKPT@cfna.com	Mar 21 2024 00:37:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
14455675	Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 00:56:08	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14436861	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2024 00:44:01	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14466065	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2024 00:45:18	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14436862	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 21 2024 00:45:28	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14436865	+ Email/Text: BKPT@cfna.com	Mar 21 2024 00:37:00	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14436866	Email/Text: mrdiscen@discover.com	Mar 21 2024 00:37:00	Discover Financial, Attn: Bankruptcy Department,

District/off: 0313-2

User: admin

Page 2 of 3

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14443126	Email/Text: mrdiscen@discover.com	Mar 21 2024 00:37:00	PO Box 15316, Wilmington, DE 19850 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14436868	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 21 2024 00:37:00	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14463883	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 21 2024 00:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14436869	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 21 2024 00:37:00	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14436870	Email/Text: camanagement@mtb.com	Mar 21 2024 00:37:00	M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14467806	Email/Text: camanagement@mtb.com	Mar 21 2024 00:37:00	M&T Bank, PO Box 840, Buffalo, NY 14240
14436873	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 21 2024 00:44:06	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
TOTAL: 20			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14443484	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank, 1 Citizens Bank, Riverside, RI 02915
14443485	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903
14443494	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915
14455678	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14443482	*+	Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14443483	*+	Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
14443486	*+	Credit First National Association, Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-0315
14443487	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14436867	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443488	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14443489	*	Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
14443490	*+	Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
14443491	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with court:, M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
14443493	*+	Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
14443495	*+	Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 0 Undeliverable, 15 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2024

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

Page 3 of 3

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2024 at the address(es) listed below:

Name	Email Address
ANN E. SWARTZ	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] <a href="mailto:ecfmail@readingch13.com">ecfmail@readingch13.com</a> <a href="mailto:ecfmail@ecf.courtdrive.com">ecfmail@ecf.courtdrive.com</a>
BRAD J. SADEK	on behalf of Joint Debtor Patricia M. Simon <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a> <a href="mailto:bradsadek@gmail.com">bradsadek@gmail.com</a> ; <a href="mailto:sadek.bradj.r101013@notify.bestcase.com">sadek.bradj.r101013@notify.bestcase.com</a> ; <a href="mailto:documents@sadeklaw.com">documents@sadeklaw.com</a>
BRAD J. SADEK	on behalf of Debtor Charles P. Simon <a href="mailto:brad@sadeklaw.com">brad@sadeklaw.com</a> <a href="mailto:bradsadek@gmail.com">bradsadek@gmail.com</a> ; <a href="mailto:sadek.bradj.r101013@notify.bestcase.com">sadek.bradj.r101013@notify.bestcase.com</a> ; <a href="mailto:documents@sadeklaw.com">documents@sadeklaw.com</a>
DENISE ELIZABETH CARLON	on behalf of Creditor M&T Bank <a href="mailto:bkgroup@kmlawgroup.com">bkgroup@kmlawgroup.com</a>
MICHAEL PATRICK FARRINGTON	on behalf of Creditor M&T Bank <a href="mailto:mfarrington@kmlawgroup.com">mfarrington@kmlawgroup.com</a>
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER <a href="mailto:trustee@holber.com">trustee@holber.com</a> <a href="mailto:rholler@ecf.axosfs.com">rholler@ecf.axosfs.com</a>
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
SCOTT F. WATERMAN [Chapter 13]	<a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
United States Trustee	<a href="mailto:USTPRegion03.PH.ECF@usdoj.gov">USTPRegion03.PH.ECF@usdoj.gov</a>

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Charles P. Simon and Patricia M.  
Simon

Debtor(s)

Case No: 19-17669-amc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 3/20/24